Certificate Number: 03621-PAE-DE-032233896

Bankruptcy Case Number: 18-18480



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>January 31, 2019</u>, at <u>5:28</u> o'clock <u>PM EST</u>, <u>Donna Galick</u> completed a course on personal financial management given <u>by telephone</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: January 31, 2019 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: <u>Credit Counselor</u>